

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Traci Michelle Green  
 Debtor

Case No. 19-13014-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Traci Michelle Green, 7973 Temple Road, Philadelphia, PA 19150-2115  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 14322354 Account Assure, Plan Administrator, PO Box 101147, Birmingham, AL 35210-6147  
 14322357 +Alpha Recovery Corp., 6912 South Quentin Street, Unit 10, Englewood, CO 80112-4531  
 14322383 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0001)  
 14322363 +Client Services, Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 14322367 Credit Control, PO Box 31179, Tampa, FL 33631-3179  
 14322369 Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210  
 14322373 Einstein Practice Plan, PO Box 8500-8735, Philadelphia, PA 19178-8735  
 14322381 Genesis FS Card Services, PO Box 23026, Columbus, GA 31902-3026  
 14322382 +Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341  
 14322384 +Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 14322388 PA Turnpike Toll by Plate, PO Box 645631, Pittsburgh, PA 15264-5254  
 14322389 Peco, P.O. Box 13439, Philadelphia, PA 19162-0439  
 14322391 Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703  
 14322392 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,  
 Harrisburg, PA 17111-2729  
 14322393 +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001  
 14322396 University of Pennsylvania Health System, PO Box 7777-W9480, Philadelphia, PA 19175-9480  
 14322398 +Van Ru Credit Corporation, 4839 North Elston Avenue, Chicago, IL 60630-2534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: midusal@comcast.net Jun 15 2019 03:31:11 MICHAEL D. SAYLES,  
 Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201  
 smg E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:19 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 03:32:58  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jun 15 2019 03:33:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 15 2019 03:33:28 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14334629 E-mail/Text: Bankruptcy@absoluteresolutions.com Jun 15 2019 03:31:24  
 Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437  
 14322355 EDI: URSI.COM Jun 15 2019 07:03:00 Alltran Financial, PO Box 722929,  
 Houston, TX 77272-2929  
 14322356 EDI: GMACFS.COM Jun 15 2019 07:03:00 Ally, Payment Processing Center, PO Box 78252,  
 Phoenix, AZ 85062-8252  
 14322358 +E-mail/Text: bk@avant.com Jun 15 2019 03:34:49 Avant, 640 North La Salle Drive, Suite 535,  
 Chicago, IL 60654-3731  
 14322361 E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:19 City of Philadelphia,  
 Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor,  
 Philadelphia, PA 19102-1595  
 14322359 EDI: CAPITALONE.COM Jun 15 2019 07:03:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14322360 +EDI: CAPITALONE.COM Jun 15 2019 07:03:00 Capital One Bank, 11013 W. Broad Street,  
 Glen Allen, VA 23060-6017  
 14333187 EDI: CAPITALONE.COM Jun 15 2019 07:03:00 Capital One Bank (USA), N.A., PO BOX 71083,  
 Charlotte NC 28272-1083  
 14332961 +EDI: AIS.COM Jun 15 2019 07:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14322362 E-mail/Text: bankruptcy@philapark.org Jun 15 2019 03:34:57 City of Philadelphia,  
 Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818  
 14322364 +EDI: COMCASTCBLCENT Jun 15 2019 07:03:00 Comcast Cable Communication, 1 Comcast CTR,  
 Philadelphia, PA 19103-2833  
 14322365 EDI: WFNNB.COM Jun 15 2019 07:03:00 Comenity, PO Box 659707, San Antonio, TX 78265-9707  
 14322366 EDI: CCS.COM Jun 15 2019 07:03:00 Credit Collection Services, Payment Processing Center,  
 P.O. Box 55126, Boston, MA 02205-5126  
 14322368 EDI: RCSFNBMARIN.COM Jun 15 2019 07:03:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 14322371 +EDI: IRS.COM Jun 15 2019 07:03:00 Department of the Treasury, Internal Revenue Department,  
 600 Arch Street. Room 5200, Philadelphia, PA 19106-1611  
 14326037 EDI: DISCOVER.COM Jun 15 2019 07:03:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14322372 EDI: DISCOVER.COM Jun 15 2019 07:03:00 Discover Card, PO Box 6011, Dover, DE 19903-6011  
 14322375 E-mail/Text: bknotice@ercbpo.com Jun 15 2019 03:33:37 ERC, PO Box 23870,  
 Jacksonville, FL 32241-3870  
 14322374 +E-mail/Text: bknotice@ercbpo.com Jun 15 2019 03:33:37 ERC, PO Box 57547,  
 Jacksonville, FL 32241-7547

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 3  
Total Noticed: 60

Date Rcvd: Jun 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14322376 +EDI: FSAE.COM Jun 15 2019 07:03:00 Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609  
14322377 EDI: FSAE.COM Jun 15 2019 07:03:00 Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628  
14322379 +E-mail/Text: bankruptcy@gatewayloan.com Jun 15 2019 03:33:47 Gateway Mortgage Group, LLC, 244 South Gateway Place, Jenks, OK 74037-3460  
14322380 EDI: PHINGENESIS Jun 15 2019 07:03:00 Genesis FS Card Services, PO Box 4480, Beaverton, OR 97076-4480  
14322385 E-mail/Text: BKRMailOPS@weltman.com Jun 15 2019 03:32:23 Jared Galleria of Jewelry, PO Box 740425, Cincinnati, OH 45274-0425  
14325337 EDI: RESURGENT.COM Jun 15 2019 07:03:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14322386 EDI: TSYS2.COM Jun 15 2019 07:03:00 Macy's, PO Box 4564, Carol Stream, IL 60197-4564  
14322387 EDI: MID8.COM Jun 15 2019 07:03:00 Midland Credit Management, 5775 Roscoe Court, Suite 2, San Diego, CA 92123-1356  
14322390 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 15 2019 03:32:21 Peco, c/o Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
14323333 +EDI: RMSC.COM Jun 15 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14322394 EDI: RMSC.COM Jun 15 2019 07:03:00 Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022  
14322395 +EDI: RMSC.COM Jun 15 2019 07:03:00 Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005  
14322397 +EDI: USAA.COM Jun 15 2019 07:03:00 USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009  
14322399 EDI: WFNNB.COM Jun 15 2019 07:03:00 Victoria's Secret, PO Box 182128, Columbus, OH 43218-2128  
14322402 +EDI: BLUESTEM Jun 15 2019 07:03:00 WEB Bank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
14322400 EDI: RMSC.COM Jun 15 2019 07:03:00 Walmart, PO Box 965024, El Paso, TX 79998  
14322401 E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:19 Water Revenue Bureau, Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663  
TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265  
14322370\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Department of the Treasury, Internal Revenue Department, Austin, TX 73301-0025)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Gateway Mortgage Group, a division of Gateway First Bank bkgroup@kmlawgroup.com  
MICHAEL D. SAYLES on behalf of Debtor Traci Michelle Green midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 3 of 3  
Total Noticed: 60

Date Rcvd: Jun 14, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Traci Michelle Green</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-13014-jkf</b>		
	Social Security number or ITIN	<b>xxx-xx-0661</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 5/9/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Traci Michelle Green	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7973 Temple Road Philadelphia, PA 19150	
<b>4. Debtor's attorney</b> Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 6/14/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 12, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 9/10/19</b>  <b>Filing deadline: 7/18/19</b> <b>Filing deadline: 11/5/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/7/19 at 09:30 AM</b> , Location: <b>Courtroom #3, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	